

## 900 NUMBER PAY-PER-CALL AND OTHER INFORMATION SERVICES

### What Are Pay-Per-Call and Information Services?

Although the terms are often used interchangeably, there are differences between “information” and “pay-per-call” services. Information services offer telephone callers the opportunity to obtain a wide variety of recorded or live information and entertainment. For example, information services may provide medical, stock market, sports or product information. Information services can be reached by dialing numbers other than “900” numbers.

Pay-per-call services are a particular type of information service. They are offered through 900 numbers and always carry a fee greater than the cost of simply transmitting the call. The fee may be a per-minute charge or a flat fee. Pay-per-call services can include “adult” services, “chat” lines, and psychic advice.

The Federal Communications Commission (FCC) receives a considerable number of complaints involving information and pay-per-call services.

Consumers call an advertised telephone number to receive a pay-per-call or other information service. Fees are typically charged to the telephone number from which the call was placed and appear on the monthly telephone bill.

Several different entities may be involved in providing lawful information services:

- **Information providers** (“IPs”) design, produce, price, and advertise pay-per-call and other information services. They typically use **long distance telephone companies** to transmit their information services to callers.
- **Long distance companies** transmitting 900 number services also usually offer IPs billing and collection services along with pay-per-call transmission. Long distance companies may directly bill consumers for information service calls or may subcontract with local telephone companies to place information service charges on their monthly telephone bills.
- An IP may obtain transmission and billing services from an entity called a **service bureau**. Service bureaus act as middlemen between IPs and long distance companies. Service bureaus may also provide other services to individual IPs, including actual information programs, management services, and billing and collection of charges.
- Finally, an IP may employ an **independent billing company** or **collection agency** to attempt to collect information service charges that either are not billed by a telephone company or have been removed from a phone bill.



## FCC Rules

The FCC regulates U.S. telephone companies that are involved in transmitting and billing interstate pay-per-call and other information services. The FCC's rules governing information services provide that:

- any interstate (between states) service – other than telephone company directory assistance – that charges consumers for information or entertainment must be provided through a 900 number unless it is offered under what is termed a “presubscription or comparable arrangement.” That arrangement may be a preexisting contract by which the caller has “subscribed” to the information service. The arrangement also may be the caller’s authorization to bill an information service call to a prepaid account or to a credit, debit, charge, or calling card;
- telephone companies may not disconnect local or long distance telephone service for failure to pay 900 number charges or charges for presubscribed information services listed on the phone bill;
- local telephone companies must offer consumers the option of blocking access to 900 number services, if technically feasible;
- telephone companies that bill consumers for pay-per-call and presubscribed information services must show those charges in a portion of the bill that is separate from local and long distance charges. In addition, telephone companies must include, with the bill, certain information outlining consumers’ rights and responsibilities with respect to payment of information service charges;
- toll-free numbers may not be used to initiate collect calls from IPs; and
- callers to toll-free numbers may not be transferred to 900 numbers.

## Protecting Yourself from Unwanted Charges for Information Services

- If you dial a 900 number, even if you are calling to claim a “free prize,” there will be charges. Listen to the introductory message and hang up if you decide you are not interested in the program or do not wish to pay charges.
- Information services are rarely free, even if they are provided over toll-free numbers. If it sounds too good to be true, it probably is.
- Be careful when making long distance calls, accepting collect calls, or accepting unsolicited offers from IPs.



- Not all advertisements for information services disclose the charges.
- Be cautious when calling an information service that advertises “ordinary toll rates apply” or “international toll rates apply.” Be aware that the toll rates applied by some telephone companies involved in transmitting information services may be higher than the rates of your own primary long distance company and that international rates – even those of your own long distance carrier – may be more than you might expect.
- Caution children or other individuals who make phone calls from your telephone line about charges for calls to information services.
- Consider obtaining a 900 number block if you do not wish to call any 900 number. Contact your local and local long distance telephone companies about the availability of blocks for international or toll calls if you are concerned about securing your phone line against these calls.
- Examine your telephone bill carefully each month. Calls to 900 numbers must be listed separately on your bill, but a call to an IP in a foreign country may not necessarily be designated as an information services call – it may be billed as an ordinary toll call or a “calling card” call.
- Don’t be intimidated when dealing with telephone companies, IPs, or collection agencies. Learn your rights and challenge incorrect or unwarranted charges for information service calls.

## Filing a Complaint with the FCC

You can file a complaint by either e-mail (internet: [fccinfo@fcc.gov](mailto:fccinfo@fcc.gov)), the Internet [www.fcc.gov/cgb/complaints.html](http://www.fcc.gov/cgb/complaints.html), telephone 1-888-CALL-FCC (1-888-225-5322) voice or 1-888-TELL-FCC (1-888-835-5322) TTY or mail.

Your complaint letter should include:

- name, address and telephone number where you can be reached during the business day;
- the telephone number involved with the complaint;
- as much specific information about the complaint as possible;
- a description of the steps taken by you to resolve the complaint yourself;
- the names and telephone numbers of the company employees that you talked with in an effort to resolve the complaint, and the dates that you talked with these employees;
- copies of bills listing the disputed charges (circle the disputed charges on the copy of the bill); and
- the relief that is being requested (such as adjustment of charges).



If mailing in a complaint, send it to:

Federal Communications Commission  
Consumer & Governmental Affairs Bureau  
Consumer Inquiries and Complaints Division  
445 12<sup>th</sup> Street, SW  
Washington, DC 20554

For general information, you may contact the FCC's Consumer & Governmental Affairs Bureau in the following ways:

Via Internet at [www.fcc.gov/cgb](http://www.fcc.gov/cgb).  
Consumer Center, Voice: 1-888-CALL-FCC (1-888-225-5322) and  
TTY: 1-888-TELL-FCC (1-888-835-5322)

### Filing a Complaint with the Federal Trade Commission (FTC)

You can also submit your complaint, in writing, to the FTC. The FTC does not resolve individual consumer problems, however, your complaint helps them investigate fraud, and can lead to law enforcement action. Your FTC complaint should be mailed to:

Consumer Response Center  
Federal Trade Commission  
600 Pennsylvania Avenue, NW  
Washington, DC 20580

FTC toll-free number: 1-877-382-4357  
FTC e-mail address for reporting fraud: [crc@ftc.gov](mailto:crc@ftc.gov)

You can also file a complaint with the (FTC) via the Internet at  
[https://rn.ftc.gov/dod/wsolcg\\$.startup?Z\\_ORG\\_CODE=PU01](https://rn.ftc.gov/dod/wsolcg$.startup?Z_ORG_CODE=PU01).

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To receive information on this and other FCC consumer topics through the Commission's electronic subscriber service, click on  
[www.fcc.gov/cgb/emailservice.html](http://www.fcc.gov/cgb/emailservice.html).

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